

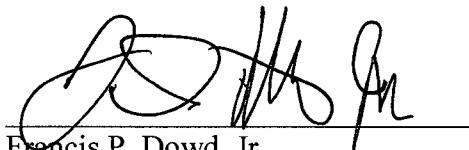
IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA :
v. : CRIMINAL NO. 12-505

FRANCIS P. DOWD, JR. :

WAIVER OF INDICTMENT UNDER FED. R. CRIM. P. 7(b)

Defendant Francis P. Dowd, Jr., accused of conspiracy to commit bank fraud, in violation of 18 U.S.C. § 371 (Count One) and bank fraud, in violation of 18 U.S.C. § 1344 (Count Two), and having been advised of the nature of the charges and of his rights, waives in open court prosecution by Indictment and consents to this prosecution proceeding by way of Information instead of by Indictment.



Francis P. Dowd, Jr.
Defendant



Jeffrey Cianciulli, Esquire
Counsel for Defendant



Witness

DATE: 7/15/14